

State Government

The Commonwealth of Kentucky has several student financial aid programs that are administered by the Kentucky Higher Education Assistance Authority (KHEAA) and other state agencies.

KHEAA was established by an act of the Kentucky General Assembly in 1966 to enhance higher education opportunities for Kentucky students and is now the primary source of state aid. Since its creation, the agency has helped hundreds of thousands of students pay for their higher education. If you need more information about a KHEAA program, call toll free (800) 928-8926 or visit www.kheaa.com.

State Government

Federal Government

Public Universities

**Private Colleges,
Universities, and
Seminaries**

**Two-Year
Public Colleges**

**Degree-Granting
Proprietary Schools**

**Nondegree-Granting
Proprietary Trade Schools**

Kentucky Companies

**Kentucky
Organizations**

Kentucky Higher Education Assistance Authority



Contact: Unless otherwise noted, Kentucky Higher Education Assistance Authority (KHEAA), P.O. Box 798, Frankfort, KY 40602-0798, toll-free telephone (800) 928-8926, fax (502) 696-7373, or Web site www.kheaa.com; college financial aid office; or high school guidance counselor

Grants

College Access Program (CAP) Grant

Eligibility: Must be an undergraduate enrolled at least half-time at an eligible school; be a Kentucky resident and a U.S. citizen, permanent resident, or eligible noncitizen; be enrolled in an eligible program of study of at least two years' duration; not be in default or owe a refund on any KHEAA or Title IV educational grant or loan; be making satisfactory academic progress; not have previously earned a bachelor's degree; and have remaining semesters of KHEAA grant eligibility. Students at two-year schools may receive the equivalent of five semesters, while those at four-year schools may receive the equivalent of nine semesters. Based on financial need.

Award: Up to \$1,400

Number: Approximately 33,000

Deadline: Awards are made until funds are depleted, so students should file the FAFSA as early as possible.

Kentucky Tuition Grant (KTG)

Eligibility: Must be a full-time undergraduate enrolled at an eligible private Kentucky college; be a Kentucky resident and a U.S. citizen; be enrolled in an eligible program of study; not be in default or owe a refund on any educational grant or loan; be making satisfac-

tory academic progress; and not have previously earned a bachelor's degree. Based on financial need.

Award: Up to \$2,400

Number: Approximately 9,000

Deadline: Awards are made until funds are depleted, so students should file the FAFSA as early as possible.

Loans

Federal PLUS Loan (Federal Family Education Loan Program [FFELP])

Eligibility: Must be the parent or step-parent of a dependent student as determined by the school; be a citizen, permanent resident, or eligible noncitizen of the United States and verify Social Security number and immigration status; not be in default or owe a refund on any educational grant or loan; and not have an adverse credit history, as defined by federal regulations. The student must be determined by the school to be a dependent student; be a citizen, permanent resident, or eligible noncitizen of the United States; be enrolled or accepted for enrollment at least half-time in an eligible degree or certificate program at an eligible institution; be in good standing and making satisfactory academic progress if currently enrolled; not be attending elementary or secondary school; and not be in default or owe a refund on any educational grant or loan unless satisfactory arrangements have been made toward repayment.

Repayment: Repayment begins within 60 days after the loan is fully disbursed. Payments on principal may be deferred under certain circumstances. Interest begins to accrue upon disbursement and must be paid monthly or quarterly or be added to the principal. Federal PLUS Loans have a variable interest rate which is capped at 9%.

Award: The annual loan amount may not exceed the student's estimated cost of attendance minus any other financial aid the student receives. There is no limit on the total amount a parent can borrow during a student's college years.

Number: Unlimited

Deadline: Send a completed application to your lender as soon as possible.

Federal Stafford Loan (FFELP)

Eligibility: Must be an undergraduate, graduate, or professional student; be a citizen, permanent resident, or eligible noncitizen of the United States; be enrolled or accepted for enrollment at least half-time in an eligible degree or certificate program at an eligible school; have a high school diploma or its equivalent; be in good standing and making satisfactory academic progress if currently enrolled; and not be in default or owe a refund on any federal education grant or loan unless arrangements have been made to repay the debt.

Students must demonstrate financial need to qualify for a *subsidized* loan. The federal government pays the interest while the student is in school, during authorized deferment periods, and for six months after the student ceases to be enrolled at least half-time. The borrower begins paying the interest and principal when the loan enters repayment.

Students do not have to demonstrate financial need to qualify for an *unsubsidized* loan. Unlike a subsidized loan, the borrower must begin paying the interest immediately. Interest on an unsubsidized loan may be paid monthly or quarterly or added to the principal balance.

Financial need is determined for the subsidized loan before eligibility is determined for the unsubsidized loan.

The Federal Stafford Loan amount for an academic period cannot exceed the student's cost of attendance (as determined by the educational institution) minus the student's estimated financial assistance and, if the loan is subsidized, expected family contribution. Schools will determine the student's eligibility.

Repayment: Several repayment plans are available. Six months after the borrower leaves school or drops below half-time status, repayment begins on a subsidized loan. Repayment on an unsubsidized loan begins immediately upon disbursement but may be delayed until six months after the borrower leaves

school or drops below half-time status; however, interest begins to accrue upon disbursement. The interest rate changes each year but will not be higher than 8.25%.

Award: A borrower may receive a subsidized loan, an unsubsidized loan, or a combination of both for an academic period. However, the amount of one loan or a combination of both loans may not exceed the loan limits for each academic year based on the borrower's dependency status and grade level and the length of the program of study in which the borrower is enrolled. The current loan limits are:

Grade Level	Dependent Status	Independent Status
First Year	\$2,625	\$6,625
Second Year	\$3,500	\$7,500
Each Remaining Year of Undergraduate Study	\$5,500	\$10,500
Each Year of Graduate/Professional Study	\$8,500	\$18,500

Number: Unlimited

Deadline: The financial aid office at the school the student plans to attend must certify the loan application on behalf of the student at the earliest opportunity before or during the student's enrollment period.

Federal Consolidation Loan (FFELP)

Eligibility: Must be in grace period or repayment status on all loans being consolidated, have made satisfactory repayment arrangements with the holder of each loan (if a delinquent or defaulted borrower) or agree to repay the consolidating lender under an income-sensitive repayment plan, not be subject to a judgement secured through litigation or wage garnishment unless judgement has been vacated or wage garnishment lifted, not have a Consolidation Loan application pending with another lender, and consolidate with the current lender unless the borrower has multiple lenders and/or his or her lender does not offer a Consolidation Loan with income-sensitive repayment plan. If a borrower and spouse both want to consolidate their

loans into one Consolidation Loan, they must agree to be jointly and individually responsible for repayment, without regard to the amount each owes and any change in marital status.

Only the following loans may be consolidated: Federal Family Education Loans (subsidized and unsubsidized Stafford, formerly Guaranteed Student Loans; PLUS; Supplemental Loans for Students [SLS], formerly Auxiliary Loans to Assist Students [ALAS]; and Consolidation); Federal Insured Student Loans (FISL); Federal Perkins Loans, formerly National Direct/Defense Student Loans; Health Education Assistance Loans (HEAL); Health Professions Student Loans (HPSL), including Loans for Disadvantaged Students (LDS); Federal Nursing Student Loans; and Federal Direct Loans (subsidized and unsubsidized Stafford, PLUS, and Consolidation). New loans may be added if the request is received by the consolidation lender within 180 days of the date the Consolidation Loan is made.

Repayment: The repayment period depends on the amount of the Consolidation Loan. Other student loans are considered when calculating the repayment period. The consolidation lender must offer the choice of a graduated or income-sensitive repayment schedule. If none of the holders of the loans can provide an income-sensitive repayment schedule, the borrower may obtain a Consolidation Loan from another lender. Except for the portion of the Consolidation Loan attributable to HEAL, the interest rate is a fixed rate of 8.25% or the weighted average of the interest rates on the loans being consolidated, rounded to the next higher 1/8 of 1%, whichever is less.

The interest rate on the HEAL part of the loan (if applicable) varies and is set each July 1. The variable rate for each 12-month period is equal to the average of the bond equivalent rate of the 91-day Treasury bills auctioned for the quarter ending June 30, plus 3%. The 8.25% interest rate cap does not apply.

Contact: Your lender or KHEAA, toll free (800) 928-8926, Option #3

Scholarships

Kentucky Educational Excellence Scholarship (KEES)

Eligibility: To be eligible for a base award, a **high school student must be enrolled in a certified Kentucky high school for at least 140 days and enrolled on the last day of the school year**; be a Kentucky resident; achieve a minimum 2.5 GPA at the end of a school year that included the core curriculum authorized by the Council on Postsecondary Education (CPE), which requires students be enrolled in at least five courses each year; and not be a convicted felon. To earn a bonus award, the high school student must qualify for a base award and have a composite score of at least 15 on the ACT (or 710 on the SAT). The recipient must attend a participating school.

To be eligible for a supplemental award only, a **high school student attending a noncertified, nonpublic Kentucky high school** must not have graduated before May 1999, enroll in a participating school within five years of high school graduation, have a composite score of at least 15 on the ACT (or 710 on the SAT), and not be a convicted felon.

In addition to Kentuckians attending in-state high schools, students who maintain Kentucky residency while participating in an approved foreign educational exchange program or the U. S. Congressional Page School or whose parent is in active military service can earn KEES awards.

To be eligible for a supplemental award only, a **GED recipient** must not have turned 18 before 1999, receive a GED diploma within five years of turning 18, take the ACT at a national test site, have a composite score of 15 or higher on the ACT (or 710 on the SAT), arrange to have the score reported to the school at which the student plans to enroll, enroll in a participating school within five years of receiving a GED, and not be a convicted felon.

KEES awards must generally be used at participating Kentucky schools. Stu-

dents pursuing a degree in a program of study not available in Kentucky may be able to use a KEES award at an out-of-state school approved by the CPE.

Award: Awards range from \$125 (2.5 GPA) to \$500 (4.0 GPA) each year and from \$36 (ACT score of 15) to \$500 (ACT score of 28 or above). To receive their full awards, postsecondary students must be enrolled full-time. Students enrolled at least half-time but less than full-time will have their awards adjusted accordingly. Students must earn a 2.5 cumulative GPA at the end of the first year to keep the full award. After the second and third years, students must achieve and maintain a 3.0 cumulative GPA to keep the full award (full-time students with a GPA of at least 2.5 but less than 3.0 will receive half the award). Award amounts may change based on funding.

Number: All who are eligible

Scholarships/Loans

KHEAA Teacher Scholarship

Eligibility: Must be a U.S. citizen and Kentucky resident; be seeking initial teacher certification; and be enrolled or accepted for enrollment as a full-time student, unless enrolled for the final term and less than full-time enrollment is required to complete the teacher certification program. Based on financial need.

Selection Process: Students eligible for renewal receive awards first. After that, awards are made to qualified students who have been unconditionally admitted to a teacher education program by their college. If funds remain, awards are made to qualified students who have not yet been admitted to a teacher education program but who meet the standards and requirements for admission and to eligible students seeking admission to a teacher education program. The student's expected family contribution is taken into account.

Award: Juniors, seniors, postbaccalaureate, or graduate students may receive up to \$5,000 each year (exclusive of a summer session); \$2,500 for each se-

mester; and \$1,250 for each summer session. If funds remain, freshmen and sophomores may receive up to \$1,250 each year (exclusive of a summer session); \$625 each semester; and \$325 for each summer session.

Number: Approximately 550

Obligation: Recipients must complete a teacher education program in the prescribed time, obtain a Kentucky teaching certificate, and provide qualified teaching service one semester for each semester or summer term in which they receive Teacher Scholarships. Those who teach in a critical shortage area will have Teacher Scholarship awards for two semesters or summer terms cancelled for each semester of qualified teaching service. Recipients who do not complete an eligible program of study or provide qualified teaching service must repay the scholarship with 12% interest from the date of disbursement. Special rules apply to cancelling repayment for scholarships received from more than one program for the same semester.

Recipient Responsibilities: In addition to the obligations above, recipients must immediately notify KHEAA of a change in name and/or address, a change in enrollment status, withdrawal from an eligible program, or a change in teacher employment status. Recipients must also answer requests for information about enrollment or employment status in a timely manner.

Application: FAFSA and Teacher Scholarship application, which is available from KHEAA or college education advisors and on KHEAA's Web site www.kheaa.com.

Deadline: KHEAA must receive the FAFSA need analysis data from the Central Processor and the Teacher Scholarship Application by May 1. This is the student's responsibility.

Osteopathic Medicine Scholarship

Eligibility: Must be a Kentucky resident accepted for enrollment into Pikeville College School of Osteopathic Medicine.

Award: Equal to the difference between

the average in-state tuition at the state public medical schools and tuition at Pikeville College School of Osteopathic Medicine.

Number: Approximately 110

Obligation: Recipients must sign a promissory note, agreeing to provide one year of qualified service as a primary care physician in Kentucky for each year the scholarship is received. Recipients who fail to complete an eligible program of study or provide qualified medical service must pay in one lump sum the total scholarship amount plus 12% interest from the date of disbursement.

Deadline: July 1

Contact: Teresa L. Jones, Financial Aid, Pikeville College School of Osteopathic Medicine, 214 Sycamore Street, Pikeville, KY 41501, telephone (606) 437-3461

Work-Study

KHEAA Work-Study Program (KWSP)

Eligibility: Must be a U.S. citizen and Kentucky resident; be enrolled or accepted for enrollment at least half-time in a participating Kentucky school; demonstrate financial need; be in good standing and progressing satisfactorily toward completion of the education program as determined by the school and have at least a "C" average; not be in default on any financial obligation to KHEAA under any of its programs; not be participating in other college-administered work programs; and execute any employment agreements required by the school. Priority is given to undergraduates.

Award: Students must be paid at least the federal minimum wage. Earnings cannot exceed total cost of education less other financial aid received.

Number: Approximately 1,000

Deadline: None

Savings

Kentucky Education Savings Plan Trust

Description: Helps families save, in a planned way, for children's higher education. Deposits can be as small as \$25 (or \$15 if made through payroll deduction), and the Trust offers investment options designed to help families meet future higher education costs. Account earnings are exempt from federal and Kentucky taxes. Account savings can be used at any qualified school in the nation, including vocational and technical schools, for tuition, fees, books, supplies, and certain room and board costs.

Contact: To request more information, call (877) KY TRUST (598-7878) or visit www.kysaves.com.

Kentucky's Affordable Prepaid Tuition (KAPT) Plan

Allows Kentuckians to contribute to a child's prepaid tuition account, which can be used at any accredited postsecondary school in the country. Depending on which KAPT plan is purchased, the program guarantees to pay tuition at Kentucky's public colleges or universities or average tuition at Kentucky's private colleges and universities in exchange for early tuition purchase by lump sum or in monthly payments. The accounts create a fund that makes long-range investments so the earnings exceed the inflationary rise of tuition. The 2003 General Assembly suspended the writing of new contracts for this program until at least July 1, 2004.

The Student

Loan

PeopleSM



Kentucky Higher Education Student Loan Corporation

Contact: The Student Loan People, P.O. Box 24266, Louisville, KY 40224-0266, www.studentloanpeople.com. All Kentucky schools participating in the Federal Family Education Loan Program (FFELP) administered by KHEAA and The Student Loan PeopleSM can offer these savings to their student borrowers. A few schools participate in the Federal Direct Loan Program and do not offer these borrower benefits.

Loans/Forgiveness Benefits

BestStart Stafford Loan (FFELP)



Eligibility: Same eligibility criteria as the Federal Stafford Loan (FFELP). See page 7 for additional details. Choose The Student Loan People as lender, the state's only public, nonprofit student loan provider (Lender #826688).

Benefits: 0% origination fee; 0% insurance fee through KHEAA; 3.5% credit to the original loan principal after the first 30 consecutive on-time payments; a 2% credit to the principal for completion of the academic period for which the loan was made; and a .25% interest rate reduction for automatic payments.

Number: Unlimited

Deadline: None

Best in Class for Teachers in Repayment



Eligibility: Stafford loans must be with The Student Loan People to be eligible for this benefit.

Benefit: BestStart benefits, plus additional benefits described below:

Teachers, counselors, and librarians receive interest forgiveness at the end of each year of teaching at a public or

nonprofit Kentucky elementary, middle, or secondary school. The accrued interest will be written off, and the interest paid will be credited to the unpaid principal at the end of each fiscal year.

Special education teachers, math teachers, science teachers, and teachers of English as a second language will receive interest forgiveness and 20% forgiveness of the original principal balance after the end of each year of service at a public or nonprofit Kentucky elementary, middle, or secondary school.

You must apply for this benefit each year.

Number: Unlimited

Deadline: None

Best in Care for Nurses in Repayment



Eligibility: Stafford loans must be with The Student Loan People to be eligible for this benefit.

Benefit: BestStart benefits, plus additional benefits described below:

Current registered nurses with at least an associate degree who are practicing in Kentucky will receive interest forgiveness. Borrowers with loans made after July 1, 2003, who become registered nurses in Kentucky will receive interest forgiveness and 20% loan forgiveness for each year of service.

You must apply for this benefit each year.

Number: Unlimited

Deadline: None

Commonwealth of Kentucky



Contact: Financial aid office of any Kentucky public college or university

Tuition Waivers

Dependents of Deceased Employees Participating in State-Administered Retirement Systems (KRS 164.2841)

Eligibility: Must be the child or nonre-married spouse of an employee participating in a state-administered retirement system who died of a duty-related injury. Must provide proof of relationship to the deceased and proof that the death/disability was duty related.

Award: Waiver of any matriculation or tuition fees at state-supported university, college, or vocational school.

Dependents of Disabled Employees Participating in State-Administered Retirement Systems (KRS 164.2842)

Eligibility: Must be the spouse or the child (over age 17 and under age 23) of an employee participating in a state-administered retirement system who was disabled due to a duty-related injury. Must provide proof of relationship to the disabled person and proof that the disability was duty related.

Award: Waiver of any matriculation or tuition fees at state-supported university, community college, or vocational school for no more than 36 months

Senior Citizens (KRS 164.284)

Eligibility: Must be age 65 or older, a Kentucky resident, and enrolled at a state-supported two- or four-year college. If classes are full, the school may deny admission.

Award: Waiver of tuition and fees.

Supervising and Resource Teachers (KRS 164.2845)

Eligibility: Must be a supervising teacher or a resource teacher for teacher interns and obtain prior approval of the course-offering school. Space must be available in a course. Colleges are not required to establish courses to meet teacher requests. The tuition-free courses may be used to partially satisfy requirements for an advanced degree.

Award: Waiver of tuition for a maximum of 6 credit hours per term at any public college or university.

Kentucky Board of Nursing



Contact: Richelle Livers, Program Coordinator, Nursing Incentive Scholarship Fund, Kentucky Board of Nursing, 312 Whittington Parkway, Suite 300, Louisville, KY 40222-5172, telephone (502) 329-7000, ext. 290, e-mail RichelleR.Livers@mail.state.ky.us, Web site www.kbn.state.ky.us

Scholarships/Loans

Nursing Incentive Scholarship

Eligibility: Must be a Kentucky resident, be admitted into an approved prelicensure (RN or LPN) or graduate nursing program, and agree to work as a nurse in any Kentucky health care facility after education is completed. For prelicensure and BSN completion nursing programs, students must complete at least 15 credit hours each academic year of published requirements for the program of nursing (9 credit hours each academic year for a graduate nursing program), and maintain a minimum GPA to allow continuation in the program. The credit hours can be taken during the fall, spring, and summer sessions.

Award: Varies

Number: Unlimited

Obligation: Recipients must work as a nurse in Kentucky one year for each school year funded. A recipient who does not complete the nursing program within the time frame specified by the program or does not complete the required employment must repay the scholarship plus accrued interest.

Deadline: Applications must be post-marked January 1 - June 1

Kentucky Cabinet for Families and Children



Contact: Unless otherwise noted, Cabinet for Families and Children, Office of the Ombudsman, 275 East Main Street, 1E-B, Frankfort, KY 40621, toll-free telephone (800) 372-2973, TTY (800) 627-4702

Job Services

Kentucky Works

Eligibility: Must be a recipient of the Kentucky Transitional Assistance Program (K-TAP) and enrolled in an education or training program.

Award: Actual cost of child care not to exceed a maximum set for the geographic area, transportation payments not to exceed \$60 each month, nonrecurring supportive services for school supplies and uniforms as well as precomponent expenses not to exceed \$600, and \$500 vehicle repair expenses each 12-month period.

Number: Unlimited

Deadline: None

Training

Food Stamp Employment and Training Program (FSETP)

Eligibility: Must be a food stamp recipient enrolled in FSETP and participating in an education or training program.

Award: Cost of child care (based on a negotiated rate between the provider and the service agent) and \$25 each month for miscellaneous expenses incurred in order to participate, which includes transportation.

Deadline: None

Contact: Individuals receiving food stamps may request information about FSETP from their food stamp caseworker. For general information, applicants may call the local Department for Community Based Services.

Waiver

Adopted and Foster Children (KRS 164)

Eligibility: Must be a Kentucky student whose family receives state-funded adoption assistance under KRS 199.555, who is currently placed in foster care by the Cabinet for Families and Children or the Department of Juvenile Justice, who is in an independent living program funded by the Cabinet for Families and Children, who was in the custody of the Cabinet for Families and Children or the Department of Juvenile Justice prior to being adopted by a family that resides in Kentucky, or who was in the custody of the Cabinet for Families and Children on his or her 18th birthday. Student must enter college or vocational school no more than four years after graduating from high school. Available to part-time and full-time undergraduate students. Out-of-state students meeting eligibility requirements at time of application to a Kentucky school may apply for a waiver of up to the cost of in-state tuition.

Award: Varies

Number: Unlimited

Contact: Financial aid office of Kentucky public higher education institutions or Fawn Conley, Chafee Independence Program, 275 East Main Street, 3 C-E, Frankfort, KY 40621, telephone (502) 564-2147, ext. 4497, e-mail fawn.conley@mail.state.ky.us

Kentucky Cabinet for



Workforce Development

Contact: Individual listed under each specific program

Tuition Discount

GED Incentive Program

Eligibility: Must have been out of high school at least three years, be a full-time employee, sign a learning contract agreement with the employer and adult education program, spend a minimum of five hours each week studying for the GED, and earn the GED within one year.

Award: \$250 tuition discount, each semester for a maximum of 4 semesters at a Kentucky public college or university

Contact: Robert L. Curry, Division of Workforce Investment, Department for Adult Education and Literacy, 3rd Floor, Capital Plaza Tower, 500 Mero Street, Frankfort, KY 40601, telephone (502) 564-5114, ext. 125, e-mail robertl.curry@mail.state.ky.us, Web site <http://adulthood.state.ky.us>

North American Free Trade Agreement—Transition Adjustment Assistance (NAFTA-TAA)

Eligibility: Must be an adversely affected worker, as determined by the U.S. Department of Labor, who lost a job due to a reduction in the labor force or total plant closure as a result of trade with Canada or Mexico.

Award: Varies based on tuition, books, and other required supply costs. Benefits available for up to 104 weeks of paid occupational training, job search assistance, and assistance to relocate to a new job.

Number: Unlimited

Deadline: None

Contact: Department for Employment Services, 275 East Main Street, Frankfort, KY 40621, Web site

www.desky.org/jobservices/otherserv/ or the financial aid office of the school the student plans to attend

Trade Adjustment Assistance (TAA)

Eligibility: Must be an adversely affected worker, as determined by the U.S. Department of Labor, who lost a job due to a reduction in the labor force or total plant closure as a result of foreign trade.

Award: Varies based on tuition, books, and other required supply costs. Benefits available for up to 104 weeks of paid occupational training, job search assistance, and assistance to relocate to a new job.

Number: Unlimited

Deadline: None

Contact: Department for Employment Services, 275 East Main Street, Frankfort, KY 40621, Web site www.desky.org/jobservices/otherserv/ or the financial aid office of the school the student plans to attend

Workforce Investment Act (WIA)

Eligibility: Anyone 18 years of age or older may access services from a number of different programs through a One-Stop Career Center. Each of the 10 workforce investment areas has a system of comprehensive and satellite centers throughout its local region.

Youths 14–21 can access a variety of education and employment services as they prepare for the workforce. To receive services, youth must be low income and have at least one barrier to employment.

Contact: The local WIA nearest you from the following list, toll free 1-877-US-2JOBS (1-877-872-5627) or America's Service Locator at www.servicelocator.org.

Barren River Workforce Investment Area

George Leamon, Director
P.O. Box 90005
Bowling Green, KY
42102-9005
(270) 781-2381

**Bluegrass Workforce
Investment Area**

John Blevins, Director
699 Perimeter Drive
Lexington, KY 40517
(859) 269-8021

**Cumberlands Workforce
Investment Area**

Darryl McGaha, Director
P.O. Box 1570
Russell Springs, KY 42642
(270) 866-4200

**EKCEP Workforce
Investment Area**

Mable Duke, Director
941 North Main
Hazard, KY 41701
(606) 436-5751

**Greater Louisville Workforce
Investment Area**

Michael Gritton, Interim Director
410 W. Chestnut Street, Suite 200
Louisville, KY 40202
(502) 574-2500

**Green River Workforce
Investment Area**

Sonya Howard, Director
3860 U.S. Highway 60 West
Owensboro, KY 42301
(270) 926-4433

**Lincoln Trail Workforce
Investment Area**

Sherry Johnson, Director
P.O. Box 604
Elizabethtown, KY 42702-0604
(270) 769-2393

**Northern Kentucky Workforce
Investment Area**

Barbara Stewart, Director
Employment and Training
Division
22 Spiral Drive
Florence, KY 41042
(859) 283-1885

**Purchase/Pennyriple Workforce
Investment Area**

Sheila Clark, Director
300 Hammond Drive
Hopkinsville, KY 42240
(270) 886-9484

**TENCO Workforce
Investment Area**

Marlene Duffy, Director
P.O. Box 460
Maysville, KY 41056
(606) 564-6894

Scholarships

Education Pays Scholarship

Eligibility: Must be a Kentucky resident; be enrolled in a Kentucky postsecondary institution; be a client of at least one of the Cabinet for Workforce Development's programs/services; demonstrate excellent character; and submit an application, two character reference letters (not from relatives), and an essay (not to exceed 600 words) on "How Education Pays in My Life."

Award: \$500

Number: Varies

Deadline: Varies; usually mid-April

Contact: Wynnee Hecker, Cabinet for Workforce Development, 500 Mero Street, Second Floor, Frankfort, KY 40601, (502) 564-6606, e-mail WynneeJ.Hecker@mail.state.ky.us, Web site www.kycwd.org

Kentucky

Council on

Postsecondary Education

Contact: Kentucky Council on Postsecondary Education, 1024, Capital Center Drive, Suite 320, Frankfort, KY 40601, telephone (502) 573-1555, e-mail cpe@mail.state.ky.us, Web site www.cpe.state.ky.us

Tuition Waiver

**Postsecondary Employee and
Faculty Development (KRS 164.020)**

Eligibility: Must be an employee or faculty member at a Kentucky public postsecondary school or a state and locally operated secondary area technology center.

Award: Up to 6 credit hours of tuition waiver at any public postsecondary school for an academic term. Must have prior administrative approval of the course-offering institution.

Number: Varies

Deadline: Varies

Kentucky

Department

of Agriculture



Contact: Individual listed under specific scholarship

Scholarships

**Agribusiness/Governor's Scholars
Program Scholarship**

Eligibility: Must be a Governor's Scholars Program alumnus who agrees to pursue an education and career in agriculture or agribusiness.

Award: \$300 - \$3,000

Number: 10 - 20

Deadline: March 29

Contact: Sherleen Sisney, Executive Director, Governor's Scholars Program, 1024 Capital Center Drive, Suite 210, Frankfort, KY 40601-8204, e-mail kim.sisk@mail.state.ky.us

Kentucky Department of Agriculture Scholarship

Eligibility: Must be a youth exhibitor who has participated in a state-sponsored district livestock show. Four exhibitors in each species (dairy, beef, sheep, hogs, goats, and horses) will be chosen in a random drawing by the Kentucky Department of Agriculture Scholarship Committee from a list of FFA and 4-H show participants. The scholarships will be presented annually at the conclusion of the Kentucky State 4-H Horse Show in July and the Kentucky State Fair Junior Livestock Show in August.

Award: \$500

Number: 20

Contact: Stewart Gritton, telephone (502) 564-4983

Kentucky Department of Education



Contact: Individual listed under specific scholarship

Scholarships

Robert C. Byrd Honors Scholarship

Eligibility: Must show past academic achievement and the potential for continued academic success; have graduated from high school during the 12-month period from July 1 to June 30 or received a GED during the period from April to March immediately preceding the student's first academic year of college; have applied for admission or have been accepted for enrollment at a public

or private nonprofit postsecondary school; be a Kentucky resident and a U.S. citizen or national; agree to comply with the requirements of the school; and be enrolled full-time and pursuing a course of study.

Award: Varies

Number: Varies

Deadline: Spring

Contact: Donna Melton, Kentucky Department of Education, 500 Mero Street, 19th Floor, Frankfort, KY 40601, telephone (502) 564-1479, e-mail dmelton@kde.state.ky.us or high school guidance counselor

Scholarships/Loans

Minority Educator Recruitment and Retention (MERR) Scholarship

Eligibility: Must be a U.S. citizen and Kentucky resident, a member of a minority group as defined by the federal government, maintain at least a 2.5 GPA on a 4.0 scale, declare teacher education as the major area of study, and be a full-time undergraduate or graduate student pursuing an initial teaching certificate at any state-supported university.

Obligation: Maintain continuous full-time enrollment (or part-time if recipient is within 18 semester hours of completing the teacher education degree), complete a teacher education program in the prescribed time, obtain a Kentucky teaching certificate, and teach one semester in Kentucky for each semester or summer term the scholarship is received. Recipients who do not fulfill requirements must repay the scholarship plus 12% interest.

Award: Maximum of \$5,000 each academic year

Number: To be determined

Deadline: Determined by college

Contact: MERR scholarship coordinators or financial aid officers at state-supported universities in Kentucky or Barbara Slatter, Kentucky Department of Education, 500 Mero Street, Frankfort, KY 40601, e-mail bslatter@kde.state.ky.us

Kentucky

Department of

Veterans Affairs

Contact: Veterans Affairs Office of school or John Kramer, Kentucky Department of Veterans Affairs, 545 South Third Street, Room 123, Louisville, KY 40202, telephone (502) 595-4447 or toll-free (800) 928-4012, e-mail john.kramer@mail.state.ky.us. To view these statutes in their entirety, visit the Legislative Research Commission's Web site www.lrc.state.ky.us

Tuition Waivers

Veterans' Dependents

(KRS 164.505)

Eligibility: Must be the child, stepchild, or nonremarried spouse of a serviceman or woman who was a Kentucky resident when he or she entered military service and who was killed while in service or died of a service-connected disability. Student must provide documentation of relationship to parent or spouse as well as documentation showing the parent's or spouse's military service and cause of death. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.

Award: Tuition waiver at any state-supported university, community college, or vocational school

Number: Unlimited

Veterans' Dependents

(KRS 164.507)

Eligibility: Must be the child or stepchild between the ages of 17 and 23 or the nonremarried spouse of a deceased veteran who was a resident of Kentucky or married to a resident of Kentucky at the time of death and who served in the U.S. Armed Forces during a national

emergency, war declared by Congress, or action of the United Nations or who was killed on active duty or died of a service-connected disability acquired while on active duty. Student must provide documentation of relationship to parent or spouse as well as documentation showing the parent's or spouse's military service and cause of death. A stepchild must have been a member of the veteran's household when the veteran died. If the student also receives a scholarship payable to the school, the scholarship must be applied to incidental expenses and any balance returned to the student if the terms of the scholarship allow.

Award: Tuition waiver at any state-supported university, community college, or vocational school for no more than 36 months

Number: Unlimited

Veterans' Dependents (KRS 164.512)

Eligibility: Must be the child of a veteran who has acquired a disability as a direct result of the veteran's service. To be entitled to benefits under this section, the child claiming benefits must have acquired a disability determined by the U.S. Veterans Administration as compensable. Must document the parent-child relationship. To entitle a child to benefit under this section the member of the National Guard or Reserve Component veteran living or deceased must have served on state active duty, active duty for training, or inactive duty training or the veteran must have served on active duty with the Armed Forces of the United States, and the discharge must have been under honorable conditions. The veteran must be a resident or, if deceased, must have been a resident of Kentucky.

Award: Tuition waiver at any state-supported university, community college, or vocational school

Number: Unlimited

Veterans' Dependents (KRS 164.515)

Eligibility: Must be the child or stepchild over 17 and under 23 or the spouse of a permanently and totally disabled member of the Kentucky National Guard or Reserve Component injured while on state active duty, active duty for training, or inactive duty training; or a permanently and totally disabled war veteran; or a 100% service-connected disabled veteran regardless of wartime service; or prisoner of war or member of the Armed Services declared missing in action.

A living veteran must be rated permanently and totally disabled for pension purposes or 100% disabled for compensation purposes by the U.S. Veterans Administration or the Department of Defense. If the veteran is deceased, the claim to benefits is to be based on the rating held by the veteran at the time of death. If a prisoner of war or missing in action, the veteran must have been declared as such by the Department of Defense. Members of the Kentucky National Guard must be rated permanently and totally disabled as provided in KRS Chapter 342. Must document the parent's, stepparent's, or spouse's service and rating.

Award: Tuition waiver at any state-supported university, community college, or vocational school for up to 36 months

Number: Unlimited

Kentucky

Department of

Vocational Rehabilitation



Contact: Kentucky Department of Vocational Rehabilitation, Cabinet for Workforce Development, 209 St. Clair Street, Frankfort, KY 40601, toll-free telephone (800) 372-7172, e-mail MarianU.Spencer@mail.state.ky.us, Web site <http://kydvr.state.ky.us>

Grants

Vocational Rehabilitation Assistance

Eligibility: Must have a physical or mental impairment which constitutes or results in a substantial obstacle to employment; be able to benefit in terms of employment from vocational rehabilitation services; require vocational rehabilitation services to prepare for, enter, engage in, or keep gainful employment; demonstrate academic aptitude; and have economic need.

Award: Partial payment of tuition and other services; dependent on financial need assessment and availability of funds

Kentucky Early Childhood Development Authority

Contact: Governor's Office of Early Childhood Development, 275 East Main Street, 2 W-E, Frankfort, KY 40621, telephone (502) 564-8099 or toll-free (866) 294-0135

Scholarships

Early Childhood Development Scholarship

Eligibility: Must be enrolled in no more than 9 credit hours in the scholarship program curriculum and employed at least 20 hours a week providing services in an eligible child care or early childhood setting or be involved regularly in providing approved professional development training for teachers in an early childhood setting. Individuals who have access to professional development funds from other education programs that receive state or federal funds are not eligible.

Award: Up to \$1,400 each fiscal year, July 1–June 30

Number: Varies; dependent on available funding

Deadline: July 15, fall semester; November 15, spring semester; April 15, summer semester

Kentucky Justice Cabinet



Contact: Unless otherwise noted, Financial aid office of the school the student plans to attend or Justice Cabinet, Bush Building, Second Floor, 403 Wapping Street, Frankfort, KY 40601

Scholarships/Loans

Kentucky Police Corps Scholarship

Eligibility: Must complete the application for admission to the Kentucky Police Corps program, have letters of recommendation, complete the competitive selection process, and serve 4 years with a Kentucky police department or sheriff's office after graduation and an advanced 20+ week training program.

Award: Varies; up to \$7,500 each year for a total of \$30,000

Number: Varies; depending on funding
Deadline: March 1, July 1, and November 1

Contact: Don Pendleton, Criminal Justice Training, Bizzack Building, 521 Lancaster Road, Richmond, KY 40475, telephone (859) 622-5032 or toll free (866) 592-6777, e-mail dpndleton@docjt.jus.state.ky.us, Web site <http://docjt.jus.state.ky.us/pcorps/>

Tuition Waivers

Policeman/Fireman Pension Fund (KRS 164.2841)

Eligibility: Must be the child or nonremarried spouse of a person who was a Kentucky resident on becoming a law enforcement officer, firefighter, or volunteer firefighter and who was killed while in active service or training for active service or who died as a result of a service-connected disability after June 30, 1989; be enrolled in a state-supported university, community college, or vocational school; and provide proof

of relationship to the deceased and the circumstances of death.

Award: Full tuition and matriculation fees. This tuition waiver can be used in addition to other scholarships; any balance left may be applied toward incidental expenses and/or may be returned to the recipient.

Number: Unlimited

Policeman/Fireman Pension Fund (KRS 164.2842)

Eligibility: Must be the nonremarried widow or widower or child (who is over age 17 and under age 23) of a permanently and totally disabled law enforcement officer, firefighter, or volunteer firefighter injured while in active service or in training for active service while a resident of Kentucky, regardless of when the disability occurred; be enrolled in a state-supported university, community college, or vocational school; and provide proof of relationship and the qualifying disability.

Award: Full tuition and matriculation fees for up to 36 months.

Number: Unlimited

Kentucky National Guard



Contact: Individual or agency listed under specific scholarship

Grants

Kentucky Air National Guard Education Assistance

Eligibility: Must have a high school diploma or GED and be a member of the Kentucky Air National Guard.

Award: Through the Montgomery GI Bill, students receive up to \$272 each month toward an undergraduate degree. Students can attend the college of their choice and will receive up to 36 months of benefits and a maximum of \$9,792.

The Montgomery GI Bill Kicker offers an additional \$350 each month for selected critical career fields and is also paid for 36 months. Credit is received for military schooling through the Community College of the Air Force, which is transferrable to many colleges in Kentucky. (Starting guard salary for the one weekend of monthly training is between \$128 and \$173.80.) Kentucky Air National Guard membership offers a 100 percent tuition award program providing funds are available to all Kentucky state-sponsored schools.

Number: Varies

Deadline: Varies

Contact: MSGT Scott F. Crimm, Relation Office Manager, The Kentucky Air National Guard, 1101 Grade Lane, Louisville, KY 40213-2616, telephone (502) 364-9604, e-mail scott.crimm@kyloui.ang.af.mil, Web site www.kyloui.ang.af.mil

Kentucky Army National Guard Education Assistance

Eligibility: Must be a National Guard member with six-year obligation, be a high school graduate or have a GED, and complete basic and advanced individual training.

Award: Through the Montgomery GI Bill, students receive up to \$276 each month for full-time enrollment in a Veterans Administration-approved vo-tech, undergraduate, or graduate degree program for up to 36 months. Total amount of benefits over 10 years of eligibility is \$9,936.

Number: Varies

Deadline: Varies

Contact: The Education Services Office for the Kentucky National Guard, telephone (502) 607-1550 or toll-free telephone (888) GOGUARD ([888] 464-8273)

Kentucky Army National Guard Federal Tuition Assistance

Eligibility: Must be a National Guard member with satisfactory standing; complete basic and advanced individual training; and attend an approved accredited school to pursue a vocational,

associate, bachelor, or graduate program.

Award: 75% of tuition (subject to availability of funds) for up to \$200 a semester hour and not to exceed cap outlined in policy letter

Number: Varies

Deadline: Before semester starts

Contact: Education Services Office, Boone National Guard Center, Vets Building, Room 124, 100 Minuteman Parkway, Frankfort, KY 40601, telephone (502) 607-1550

Kentucky National Guard Montgomery GI Bill Kicker

Eligibility: Must be a newly enlisted National Guard member with no prior service, current member with 3 years of service, or active-duty member who joins the Guard within 30 days from discharge and enlist or extend in a qualifying unit for a period of not less than six years to qualify for the reserve component Montgomery GI Bill.

Award: Up to \$200 each month as a full-time student enrolled in a program approved for VA benefits; \$350 each month is available for soldiers participating in a commissioning program such as ROTC or OCS. All soldiers must meet eligibility in their unit, MOS, and ASVAB scores.

Number: Varies

Deadline: Before semester starts

Contact: Recruiting and retention office at the unit; the Military Entrance Processing Station; or Education Services Office, Boone National Guard Center, Vets Building, Room 124, 100 Minuteman Parkway, Frankfort, KY 40601, telephone (502) 607-1550

Kentucky National Guard Tuition Award

Eligibility: Must be an active member of the Kentucky National Guard, maintain all minimum standards, be eligible for all positive personnel actions, and complete basic training or equivalent.

Award: Up to or equal to the in-state tuition at any Kentucky, state-supported university, community college, or technical school; based on availability of

funds. Can be used with Montgomery GI Bill.

Number: Varies

Deadline: Varies

Contact: Education Services Office, Boone National Guard Center, Vets Building, Room 124, 100 Minuteman Parkway, Frankfort, KY 40601, telephone (502) 607-1550

Kentucky Natural

Resources and Environmental



Protection Cabinet

Contact: Unless otherwise noted, financial aid office of Kentucky's public universities; Kentucky Water Resources Research Institute, University of Kentucky, 233 Mining and Minerals Building, Rose Street, Lexington, KY 40506-0107, telephone (859) 257-1299; Department for Environmental Protection, 14 Reilly Road, Frankfort, KY 40601, telephone (502) 564-2150

Scholarships

Conservation of Natural Resources Scholarship

Eligibility: Must be a student currently enrolled in college who has declared a major in the field of agriculture or conservation of natural resources. Must be enrolled in college at the time of scholarship presentation.

Award: \$1,000

Number: 1

Deadline: April 2

Contact: Kentucky Association of Conservation Districts Auxiliary, Division of Conservation, 663 Teton Trail, Frankfort, KY 40601, (502) 564-3080, e-mail steve.coleman@mail.state.ky.us

Conservation of Natural Resources Scholarship for Nontraditional Students

Eligibility: Must be at least age 25 and pursuing an undergraduate degree in agriculture or a related natural resources field.

Award: \$1,000

Number: 1

Deadline: April 2

Contact: Kentucky Association of Conservation Districts Auxiliary, Division of Conservation, 663 Teton Trail, Frankfort, KY 40601, (502) 564-3080, e-mail steve.coleman@mail.state.ky.us

George R. Crafton Scholarship

Eligibility: Must be a high school student applying for enrollment in the forthcoming year in an area related to agriculture and conservation of natural resources.

Award: \$1,000

Number: 1

Deadline: April 2

Contact: Kentucky Association of Conservation Districts Auxiliary, Division of Conservation, 663 Teton Trail, Frankfort, KY 40601, (502) 564-3080. e-mail steve.coleman@mail.state.ky.us

Scholarships/Loans

Kentucky Natural Resources and Environmental Protection Cabinet Scholarship

Eligibility: Must be enrolled in a Kentucky university at the junior, senior, or postgraduate level and pursuing a course of study of critical need to the sponsoring department.

Obligation: Recipients will work for the sponsoring department following completion of degree requirements. A recipient who does not work for the sponsoring department following completion of degree requirements must repay the scholarship plus accrued interest.

Award: Varies; amounts are awarded to defray the average costs of tuition, books, and room and board

Number: 4 - 8

Deadline: February 15

Kentucky

Transportation

Cabinet

Contact: One of the schools listed in the eligibility criteria or Jo Anne Tingle, PE, Civil Engineering Scholarship Program Coordinator, Kentucky Transportation Cabinet, Department of Human Resources Management, 501 High Street, Room 913B, Frankfort, KY 40622, telephone (502) 564-6963 or (877) 273-5222, e-mail jo.tingle@mail.state.ky.us, Web site www.kytc.state.ky.us/person/ScholarshipProgram.htm

Scholarships/Loans

Kentucky Transportation Cabinet Engineering Scholarship

Eligibility: Must be a Kentucky resident or Kentucky high school graduate; have a minimum 24 ACT score; and be a civil engineering student at the University of Kentucky or the University of Louisville or a pre-engineering student at any Kentucky public community college, Kentucky State University, or Western Kentucky University.

Obligation: Recipients will work for one year for the Kentucky Transportation Cabinet for each year of award received. A recipient who does not work following completion of degree requirements must repay the scholarship plus accrued interest.

Award: Stipends of \$3,600 gross wages each semester for freshmen and sophomores or \$4,000 gross wages each semester for juniors and seniors while in college. Recipients may be offered summer employment

Number: Limited by state funds

Deadline: March 1